This A. F. of L. Weekly News Service gives news accounts and editorial interpretation of matters affecting labor concerning its membership, legislative and judicial fields, and containing other information of benefit to the trade union movement.

AMERICAN FEDERATION OF LABOR

WEEKLY NEWS SERVICE

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It is impossible for a man who attempts many things to do them all well.—Xenophon.

WHOLE NO. 1278 WILLIAM GREEN, President WASHINGTON, D. C., SATURDAY, OCTOBER 12, 1935 FRANK MORRISON, Secretary VOL. 25, NO. 41

EDITORIALS

Responsibility for Unemployment

Those who own and control American industry are determined to achieve recovery for themselves, which means regaining normal business profits, without adopting the policies necessary to reemploy the jobless, now numbering 11,000,000, whom they prefer to have supported by Federal, State and local governments. This fact is strikingly visualized by the Executive Council of the American Federation of Labor in its report to the Federation's annual convention in Atlantic City.

Referring to increases in the worker's productivity resulting from the wholesale introduction of labor displacing machinery and processes during the depression, which competent authorities say have been so large that only 80 per cent of the workers employed in 1929 would now be required to operate industry at the 1929 peak, the Council said the unemployment problem "will never be solved until reduction in the hours of labor goes hand in hand with the introduction and development of machinery."

In emphasizing the fact their employers are exacting more output from employes per unit of time instead of reducing hours to provide work for the unemployed, the Council points out that "in manufacturing industries production in the first half of 1935 exceeded the last half of 1934 by 16.3 per cent, while employment was higher by only 5 per cent." Combining for comparison manufacturing and mining, production in the first six months of 1935 exceeded the first six months of 1934 by 4.7 per cent while employment was only 1.5 per cent higher.

These figures, the Council declares, make it clear that under the policy of those who own and control, "our great mining and manufacturing industries, which employ nearly one-third of all industrial and small-salaried workers, production is increasing more rapidly than employment."

To emphasize the statistical proof of this long continued lockout of millions of able-bodied persons the Council adds:

"In the two years and three months since March, 1933, which was the bottom of depression both for business activity and employment, business activity has risen half-way back to-normal but only 39 per cent of those laid off during depression have gone back to work. Of the 9,500,000 persons who lost their jobs during depression, only 3,700,000 had found work in industry up to June, 1935, and all these jobs were found before June, 1934. Business activity, on the other hand, has risen from a low point of 58.4 per cent of normal to 79.1 per cent of normal—a recovery of 50 per cent."

To remedy this anti-social condition and permit both unemployed and employed workers to share adequately in business recovery the Council takes the logical position that labor's buying power must be increased by shortening hours to provide work for the jobless and raising wages. On this point the Council says:

"This increased buying power must be made by reemploying the unemployed as well as by increasing the income of those already at work. With the gradual increase of production and the consequent reduction of unit overhead costs, and with the steady increase in productivity and consequent reduction of labor costs, increases in workers and in workers' share of total income will be possible without unduly burdening industry. This will not be accomplished, however, unless we have strong labor organizations to enable workers to secure their share of industry's earnings."

To bring about compulsory reduction of hours to provide employment for millions of the unemployed, and thus increase the workers' buying power, the Council strongly urged the prompt enactment by Congress of the Black-Connery Thirty-Hour Bill which closes the channels of interstate commerce to commodities in the production of which labor is employed in excess of thirty hours per week.

Importance of Coal Labor Board

The Bituminous Coal Labor Board appointed by President Roosevelt to administer the Labor Relations section of the Coal Stabilization Act is confronted with a task of stupendous importance in the interest of the soft-coal miners and indirectly in the interest of all workers.

The Labor Relations section of the Act stipulates that the code which the National Bituminous Coal Commission is instructed to establish for the bituminous coal industry shall include the following provisions which all code members and district code boards are required to accept:

"(a) Employes shall have the right to organize and bargain collectively through representatives of their own choosing, and shall be free from interference, restraint, or coercion of employers, or their agents, in the designation of such representatives or in self-organization or in other concerted activities for the purpose of collective bargaining or other mutual aid or protection; and no employe and no seeking employment shall be required as a condition of employment to join any company union.

"(b) Employes shall have the right of peaceable assemblage for the discussion of the principle of collective bargaining, shall be entitled to select their own check-weighman to inspect the weighing or measuring of coal, and shall not be required as a condition of employment to live in company houses or to trade at the store of the employer."

The Labor Board is vested with authority to enforce this comprehensive bill of rights for the miners. In order to determine who are the freely chosen representatives of the employes of any employer the Board "may order and under its supervision may conduct an election of employes for that purpose."

The Board may also "order a code member to meet the representatives of its employes for the purpose of collective bargaining" and may serve as mediator in a labor dispute where the controversy "is not determined by a tribunal set-up in a bona fide collective contract."

With regard to hours the Labor Relations section prescribes that "whenever the minimum daily and weekly hours of labor are agreed upon in any contract or contracts negotiated between the producers of more than two-thirds of the annual national tonnage production for the preceding calendar year and the representatives of more than one-half the mine workers employed, such maximum hours of labor shall be accepted by all the code members."

On the question of wages the Labor Relations section declares that "the wage agreement or agreements negotiated in collective bargaining in any district or group of two or more districts between representatives of producers of more than two-thirds of the annual tonnage production of each of such districts in a contracting group during the preceding calendar year, and shall require only the compliance or non-compliance of the code member with respect thereto."

The Commission announces that the code for the industry is practically complete and that orders have been issued for the election of the district boards which are to administer it under the supervision of the Commission. It will therefore not be long until the Coal Labor Board swings into action.

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The three members of the Labor Board are John M. Paris, chairman, circuit court judge, of New Albany, Ind., to represent the public; John O'Leary, member of the International Executive Board of the United Mine Workers of America, District 5, to represent the miners, and Lee Gunther, Knoxville, Tenn., former coal operator, to represent the operators.

MUNICIPAL BANK PLANNED BY MAYOR OF ORILLIA, CAN.

Orillia, Can.—Orillia will soon have a municipal bank, according to the plan of Mayor J. H. Johnston, who originally urged the establishment of such an institution shortly after his election last winter when it was alleged that one or the private banks here refused to lend money to the municipality until it was satisfied as to the manner in which it was planned to spend the loan.

He received permission from Provincial authorities to operate a municipal bank for receiving deposits under an act of the legislature which gives towns and cities this authority.

Green Urges Nation-Wide Drive Of Workers for 30-Hour Week

A. F. of L. President Tells Atlantic City Convention There Is No Other Adequate Plan to Provide Jobs For the Millions Whom Employers Have Thrown Out of Work by the Introduction of Labor Displacing Machinery and Methods.

By A. F. of L. News Service.

Atlantic City, N. J.—A clarion call for the trade union movement throughout the United States to mobilize its economic strength to secure the 30-hour week applicable to the entire nation in order to create employment at decent wages for the millions unemployed services employers have discarded by the wholesale introduction of job destroying machinery and methods as substitutes for working men and women, was made by William Green, president of the American Federation of Labor, in his key-note address opening the Fifty-fifty annual convention of the Federation in the Auditorium of the Chelsea Hotel here.

A. F. of L's Wage Philosophy

Mr. Green used as his theme the wage philosophy resolution adopted by the 1928 convention of the American Federation of Labor which in addition to declaring "that the high standard of living produced industrial and social unrest and that low wages are not conducive to low production costs" urged reduction of earners to resist wage cuts and institute a movement to shorten employment, eliminate wastes in production and thus make it possible to raise wages and reduce prices.

Social Inequality Attacked

"That resolution," Mr. Green said, "concluded with this fine declaration on wages:

"'Social inequality, industrial instability and injustice must be corrected unless workers' real wages, the purchasing power of their wages, be coupled with a continuing reduction in the number of hours making up the working day, are progressed the prosperity of man's increasing power of production.'

"There is the declaration of the American Federation of Labor," Mr. Green continued, "as representing an economic philosophy. It has stood the test of all these years. It was accepted when the National Recovery Act was passed and the industrial codes of fair competition were formulated and adopted. It is sound and unassailable and we challenge our opposition to offer a better economic philosophy than is this one announced by the American Federation of Labor.

Work and Pay For All Demanded

"Upon the question of hours the American Federation of Labor has, as we all know, taken a courageous position. We contend vigorously and uncompromisingly that the solution of the unemployment problem is to be brought about when the hours of labor are such that there will be created a amount of work available in our beloved country is equitably distributed among those who are willing and able to work. Our contention in that respect is being supported and proven every day out of our nation's political and industrial experience.

Over Ten Million Unemployed

"Notwithstanding all that we have done in order to create unemployment, we still have more than ten million idle and when we reach the point of peak production in our beloved country and still have ten millions of people idle, what are we going to do? Are we going to experiment still with untried theories, are we still to endeavor to find some other objective through which our unemployment problem will be solved?

Jobless Problem Requires Hours Cut

"My friends, it is a conviction with us that those who are displaced through the introduction of labor methods and improved mechanical equipment and those who are the victims of a ridiculous economic system can only be reabsorbed in industry through a reduction in the number of hours worked per day and the number of days worked per week. It is upon that basis that we stand.

30-Hour Week Drive

"In my opinion we will reaffirm in this convention the declaration in favor of the universal application of the six hour day and the five day week, and the hosts of labor will again go out from this convention, mobilizing their economic strength in every city, town and village throughout our nation in support of that great economic reform.

"I feel justified in announcing to the world on this auspicious occasion that labor will never step until it secures the six hour day, and the five day week.

"It is my judgment that the day is much nearer at hand now for the realization of our great objective along that line than ever before.

Menace of Perpetual Jobless Army

"Men and women not directly connected with our labor movement are thinking now in terms of a shorter work week and a shorter work day.

"They are forced to the point where they must determine whether it would be best for our social order to maintain a standing army of unemployed, perpetually, or to reduce the number of hours worked per day and the number of days worked per week, so that a standing army may be given an opportunity to work and earn a decent living.

"As for me I would prefer that the workers of the country should be made self-respecting and accorded the opportunity to work and earn a decent living rather than be forced to accept aid and succor from our Government, however benefactor though it may be."

ORGANIZED WORKERS WILL NOT BE COERCED INTO FORMING LABOR PARTY, GREEN SAYS

Atlantic City Convention Is Told "No Governament In a Foreign Land, No Camouflaged Organization Meeting on Foreign Soil Can Tell the American Federation of Labor It Should or Should Not Do."

By A. F. of L. News Service.

Atlantic City, N. J.—If the organized labor movement of the United States substitutes independent political action for the traditional non-partisan political policy of the American Federation of Labor the change will be the result of the centralized opinion of the workers" rather than a thoughtless stampede, William Green, president of the American Federation of Labor declared in his key-note address opening the fifty-fifth annual convention of the Federation here.

Cites Changed Policies

Mr. Green emphatically denied the charge made by some critics that the American Federation of Labor "occupies a rigid position." On the contrary, he said, it "has always followed a flexible policy, adjusting itself to the legislative, economic and social changes which have come about in a changing world. Our economic organization could not serve the workers nor the social order unless it responded to facts and faced bravely and counsciously the realities of life."

To confirm the truth of this declaration Mr. Green referred to the action of the 1920 convention of the Federation which changed its railroad policy and voted in favor of government ownership and control of our transportation lines, and to its approval of unemployment insurance, old age pensions, health insurance and protection of children.

Majority Determines Political Policy

In view of these historical facts, Mr. Green said he felt "justified in announcing that the American Federation of Labor will adjust itself to any other social change that may occur peacefully but it will not be stampeded into taking a position until it has thought the whole problem through."

Turning to the specific question of political action, Mr. Green said:

"There are some in our ranks who believe that the American Federation of Labor should declare in favor of independent political action, that we ought to favor the adoption of an independent political labor party.

"Well, my friends, the American Federation of Labor, will in my judgment declare itself in favor of an independent political action in the formation of an independent political party when the crystallized opinion of the workers indicates that they believe their interest can be better served through such action rather than through the current non-partisan political policy, but when that matter is decided it will be decided because a majority of the workers believe that the time has come to take such action.

No Coercion From Alien Sources

"The American Federation of Labor will not be coerced into taking that action. It will not take that action because some order comes from some gathering in a foreign country directing the workers of the nation to form an independent labor party.

"We face all these issues bravely. There is no attempt to evade them. We want to do the very thing that will best promote the social economic and industrial interests of the workers and our great movement will take its positions from time to time as we feel the circumstances and the realities of a situation and the facts indisputably warrant.

"But no Government in a foreign land, no camouflaged organization meeting on foreign soil can tell the American Federation of Labor what it should or should not do."

AFL INCOME, $1,032,475; EXPENDITURES, $975,227

By A. F. of L. News Service.

The income of the American Federation of Labor were $1,032,475.81 for the fiscal year ending August 31, 1935, and the expenses $975,227.07, according to the annual report of Frank Morrison, Secretary and Treasurer pro tem of the Federation, to the 55th convention in Atlantic City, New Jersey. The receipts exceeded the expenses by $57,248.17.

The Federation began the fiscal year with a balance of $565,706.26 and ended it with a balance of $622,954.43.

The per capita tax from the affiliated unions amounted to $464,439.96 and from local trade unions, $16,628.75, a total of $167,186.47. Initiation fees totaled $76,-913.92. Income from the American Federationist was $250,415.15. The Federation received $17,661.35 in interest and $9,868.71, in premiums on bonds of officers of unions bonded through the A. F. of L.

The principle items of expense were: Organizers salaries and expenses, $233,-876.42; printing and publishing American Federationist, $131,771.97; San Francisco (1934) convention, $14,496.14; Executive Council meetings, $21,849.62; salaries, $208,850.87; legislative expenses including salaries and traveling expenses of legislative committeemen, $18,-570.32; postage stamps, $11,781.79; strike and lockout benefits paid to local trade and federal labor unions, $45,650.73; supplies and printing, $37,726.91; telegrams and telephones, $12,185.99; rent, $15,150.

AFL ENDORSES 50 UNION LABELS AND 10 CARDS

By A. F. of L. News Service.

The union labels issued by 50 national and international unions and trade, button and emblem issued by 10 unions have been endorsed by the American Federation of Labor, according to the report of Secretary Frank Morrison to the 1935 convention of the Federation held in Atlantic City.

Following is the list of unions whose labels have been endorsed:

American Federation of Labor; Bakers and Confectioners; Bill Posters and Billers; Bollermakers; Blacksmiths; Bookbinders; Boot and Shoe Workers; Brewery Workmen; Brick and Clay Workers; Broommakers; Carpenters and Joiners Brotherhood; Carvers, Wood; Cigarmakers; Coopers; Draftsmen's Unions; Electrical Workers; Fur Workers; Garment Workers, United; Garment Workers, Ladies; Glass Bottle Blowers; Glove Workers; Hatters and Millinery Workers; Horseshoers; Iron and Steel Workers; Jewelry Workers; Leather Workers; Lithographers; Machinists; Marble Workers; Metal Polishers; Metal Workers, Sheet; Metal Engravers; Molders; Painters; Paperhangers; Pattern Makers; Pipe Organ Workers; Plate Printers; Powder Workers; Pressmen, Printing; Stereotypers and Electrotypers; Stone Cutters; Tailors; Textile Workers; Tobacco Workers; Upholsterers; Upholsterers, United Wall Paper Crafts; Weavers, Wire.

Following are the 10 unions whose cards, buttons and emblems have been endorsed by the A. F. of L.:

Barbers; Cheese Workers, Retail; Engineers, Operating; Firemen, Stationary; Hotel and Restaurant Employes; Meat Cutters and Butcher Workmen; Musicians; Stage employes, Theatrical; Teamsters.

In addition, the following crafts and callings are using the American Federation of Labor labels: Coffee, Spice and Baking Powder Workers; Flour Mill Workers; Horse Nail Workers; Suspender Makers; Sausage Seasoning and Spice Workers.

AFL COUNCIL MOURNS DEATH OF M. F. RYAN

By A. F. of L. News Service.

"On January 17, 1935, Martin Francis Ryan, Treasurer of the American Federation of Labor, was stricken by death," the Executive Council of the A. F. of L. announced in its report to the 1935 convention of the Federation in Atlantic City, N. J.

"We herewith duly record the deep sense of loss which the organized labor movement and we as an Executive Council have sustained through the death of an efficient, loyal trade unionist and faithful friend, Martin Francis Ryan."

GREEN WARNS AGAINST WAR PARTICIPATION

A. F. of L. Chief Tells Convention Delegates That "Under No Circumstances Whatever" Must The United States Be Drawn Into The Italian-Ethiopian Controversy—Approves Economic Sanctions Against Aggressor.

By A. F. of L. News Service.

Atlantic City, N. J.—A firm warning that mediation should be the limit of the action the United States Government in the war declared by Italy against Ethiopia was given by William Green, president of the American Federation of Labor, in his address opening the fifty-fifth annual convention of the Federation here. He also endorsed the use of economic sanctions against Italy's policy of conquest to plunge the world into a horrible war.

"At this moment Mr. Green said, "we are disturbed by the war drums in Europe. They are sounding now and to our great sorrow and regret. We hoped and believed that when the great World War had ended we had truly made America and the world safe for democracy. We cannot understand it. Such policy as the nation must be inspired by selfishness.

Dictators Incite War

"It is very significant indeed that when dictators are enthroned, when they are established in any nation they begin the consideration of domestic problems and seek new worlds to conquer.

"The people in democratic countries abhor war and it is that democratic feeling that has made the United States of America democratic."

He denounced "bosses work" as "a terrible blight and a curse in the eastern country" and urged the A. F. of L. to do everything possible to abolish this evil by statute. As a means to this end he favored "the establishment of minimum wage scales for these dependent groups that cannot help themselves."

Marciante Lauds Work-For-All Plan

At the conclusion of Mr. Roash's address Dan P. Marciante, president of the New Jersey State Federation of Labor extended an enthusiastic welcome to the convention.

"One of the things that makes me most proud of the American Federation of Labor," Mr. Marciante said, "is the fact that it has a program to offer. While others criticise, carp, and guess, the American trade union movement offers the humane program of work for all those willing and able to work through the medium of the shorter work day and shorter work week. Labor, as represented by the American Federation of Labor, has refused to allow itself to be deluded by assurances that returning prosperity and industrial recovery can employ all those not now employed. Who has offered a better program?"

Green Outline's Labor's Policy

At the conclusion of the addresses of welcome, the convention was formally opened by William Green, president of the American Federation of Labor, who, in an impressive key-note address, outlined the trade union policy and progressiveness of the Federation's fundamental policies and declared that the organization would meet constructively and militantly all the problems as they arise which confront working men and women.

He pointed out that for years the Federation of Labor has consistently insisted on wage increases and demanded a reduction in work hours in proportion to labor's increasing productive power.

This policy, he said, naturally resulted in the American Federation of Labor's present demand for the thirty-hour week without reduction in earnings to provide jobs for the millions of unemployed workers who have been deprived of jobs by those who own and control industry.

Mr. Green stressed the fact that the American Federation of Labor has always followed a flexible policy, adjusting itself to the legislative, economic and social changes which have come about in a changing world," and said that in the same spirit it would meet every problem of the workers that came before the convention.

"Then thinking as you are thinking," Mr. Green concluded, "about the millions of workers back in the communities from which you come,

"They stand as a shadow over the deliberations of this great congress of labor and in the consideration of all questions we must subordinate our personal opinions and desires and wishes in the interests of the common good.

"Those who think in terms of men and women and not merely concerned in academic and abstract questions as they are in the real problems of life.

Equitable Wealth Distribution

"They are yearning and hoping and praying and fighting for the realizations of higher standards of living, a more equitable distribution of the wealth which labor creates, and the enjoyment of the political and social rights to which they are entitled, and we shall fail in our duty as representatives of this congress assembled here for the next two weeks if we do not make the contribution and move toward the realization of their hopes and lofty ambitions.

Challenges All Foes and Enemies

"To those who are our enemies we serve notice that our organization will militantly carry on. We shall press for the acceptance of our social and economic and legislative programs. We will mobilize as we can and every concern of the economic and political strength of the nation in support of our program.

"We accept the challenge of our enemies, from wherever it may come. We ask no quarter. Forward and onward we will go toward a realization of our hopes and our ambitions."

American Federation of Labor Convention Opens; 510 Delegates

Addresses of Welcome Are Delivered by Ray McAloon, President of Atlantic County Central Labor Union; C. D. White, Mayor of Labor, and L. P. Marciante, President of New State Federation of Labor.

President Green, In Strong Statement Outlining the Federation's Constructive Policy, Declares the Enemies of Labor Cannot Stop the Workers' Forward March to Secure "More Equitable Distribution of Wealth" and Other Social Rights.

By A. F. of L. News Service.

Atlantic City, N. J.—The fifty-fifth annual convention of the American Federation of Labor opened in the auditorium of the Chelsea Hotel here with 510 delegates present representing 93 international and national unions, three departments, 33 state federations of labor, 87 central bodies, 122 local trade and federal labor unions and four fraternal delegates.

The convention was called to order by Temporary Chairman Ray McAloon, president of the Central Labor Union of Atlantic County, New Jersey. Preceding the opening exercises, the Recreation Band, a Federal Emergency Relief Administration organization, directed by Herman Fielder, entertained the delegates and visitors.

The invocation was delivered by the Reverend Henry Merle Mellen, D.D., pastor of the First Presbyterian Church of Atlantic City.

At the conclusion of the invocation, Mr. McAloon welcomed the delegates on behalf of the Atlantic County Central Labor Union and then introduced Hon. C. D. White, Mayor of Atlantic City, who extended an official greeting to the convention.

White Emphasizes Human Welfare

"Strange as it may seem," Mr. White said, "I get more gratification from the opportunity of welcoming you to Atlantic City than perhaps has occurred to me in any of the conventions I have welcomed. I say strange because I happen to be president of a bank, an employer of labor as well as Mayor of the city, and when all is said and done I am a human being and I hope that when I pass on I will have something to justify my having lived by my contributing to the welfare of my fellow beings."

Roach Urges Home Work Abolition

Mr. McAloon then introduced John Roach, Deputy Commissioner of Labor of New Jersey who told the delegates that on behalf of his department he greeted them sincerely and predicted that out of their deliberations would "come a program and a labor policy that will bring much light and comfort into the homes of millions of men and women you represent."

Mr. Roash urged the convention to take an active part in extending legislation for "protection of the lives and limbs and health of the workers." He pointed out that New Jersey was the first state to pass a workmen's compensation act "covering every single person who works for wages in the state—something that no other act in America does."

He denounced "home work" as "a terrible blight and a curse in the eastern country" and urged the A. F. of L. to do everything possible to abolish this evil by statute. As a means to this end he favored "the establishment of minimum wage scales for these dependent groups that cannot help themselves."

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Greyhound Lines Violated Wagner Disputes Act, Labor Board Says

Big Bus Concern Charged With Dismissing Employes For Union Affiliation, Threatening Union Discharge and Keeping Union Meetings Under Surveillance.

By A. F. of L. News Service.

Washington, D. C.—The National Labor Relations Board swung into militant action for the defense of the workers' right to organize in trade unions and ordered the trade union activities without interference, restraint or coercion from employers by filing the first complaint of unfair labor practices under the Wagner-Connery Labor Disputes Act passed by the recent session of the United States Congress.

The Board charged the Pennsylvania Greyhound Lines, Inc., and the Greyhound Management Co., Inc., associated corporations controlling interstate bus lines, with dismissing union employes, threatening other employes with discharge because they belong to unions, and with keeping union meetings under surveillance.

The union men concerned were members of the Amalgamated Association of Street Electric Railway and Motor Coach Employes of America.

In addition to discriminating against union employes for the purpose of discouraging trade union membership, the Board said that in violation of the Labor Disputes Act the Company refused to bargain collectively with the complaint, constituted financial support to an organization of workers called the Employees Association of Pennsylvania Greyhound Lines Incorporated."

In explaining the significance of the case the Labor Board said:

"The Pennsylvania transportation system operated by Pennsylvania Greyhound Lines said to approximate 2,000 miles in length, having terminals in Pittsburgh, Chicago, Indianapolis, St. Louis, and Pittsburgh and Atlantic City, with upwards of 250 motor coaches engaged in passenger service.

"The Pittsburgh repair shop from which the Union employees were discharged services many of these buses.

"The unfair labor practices alleged in the complaint are considered as tending to lead to labor disputes and other forms of industrial strife and unrest which burden the interst and necessary effect of burdening and obstructing said commerce and the free flow thereof, by impairing the efficiency, safety and maintenance of instrumentalities of said commerce."

The importance of the case was recognized in the announcement by the entire Board—Chairman J. W. Madden, John M. Carmody and Edwin S. Smith —will conduct the hearing, to be held in Pittsburgh, Pa., October 22.

SECURITIES BOARD BLOCKED TEACHERS' SAVINGS SCHEME

By A. F. of L. News Service.

The order of the Federal Securities and Exchange Commission barring from trading a proposed issue of $750,000 in bonds by the National Educators' Mutual Association sold for $750 in five annual installments of $150 each, with the bonds redeemable ten years for $1,000, a parenthetical statement in the notice stating that the final payment was to consist of $750 cash and $250 stock.

The stock, described by the Association as having a "stated value of $40 a share," was to be given by organizers of the Association for ten cents a share, the Commission said, adding that the Association "has not complied with the stated value of these shares is ten cents." To this the Commission said, "Instead of getting stock valued at $250 the bond holders would get five shares of stock of questionable and indeterminate value."

In finalizing its order barring the securities from registration the Commission expressed the hope that "no future prospect will be left unaware of the danger of entrusting the small savings derived from school teaching in the hands of men who, upon this record and by their own admissions, have demonstrated untruthfulness and misfeasance in positions of trust and confidence."